

Applicant(s): Michael J. Picciallo
Application No.: 09/478,051
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Docket No. P22425B USA

REMARKS

This Application has been "Made Special." The Patent Office's continuing efforts to expedite examination are gratefully acknowledged.

This Amendment is submitted in response to the Examiner's request for an Abstract summarizing the disclosed subject matter to which the presently pending claims are directed. Pursuant to 37 CFR § 1.78, this Abstract is not intended to be used for interpreting the claims. In view of there being no other issues outstanding, favorable consideration and allowance of this application is respectfully requested.

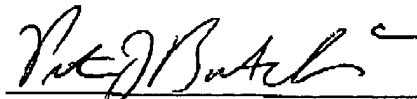
Attached hereto is a marked-up version of the changes made to the Abstract by the current amendment. The attached paper is captioned "**VERSION WITH MARKINGS TO SHOW CHANGES MADE.**" With the submission of a new Abstract, this application is now in condition for allowance. Reconsideration is respectfully requested. The Examiner is requested to telephone the undersigned to discuss any remaining issues in this application to be resolved.

Finally, the Examiner is authorized to charge applicant's Deposit Account No. 19-5425 for any additional charges in connection with this Amendment.

Respectfully submitted,

SYNNESTVEDT & LECHNER, LLP

November 29, 2001



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Docket No. P22425B USA

VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Abstract:

The Abstract paragraph at lines 2-7 of page 31 has been rewritten as follows:

~~A system is described in which an account holder may electronically transfer funds from a pre-established account to a third party recipient and then receive a subsequent accounting of how the money was actually spent. Limits may be set on how the money is spent. Computer-based methods for transferring funds to third parties by creating for a third party a customer account file containing a record of funds deposited by a depositor for use by the third party, and periodically depositing funds into the customer account file in response to command instructions from the fund depositor for access by the third party to pay for goods or services operating the systems of the present invention are also disclosed.~~

FACSIMILE COVER SHEET

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PLEASE DELIVER THE FACSIMILE TRANSMITTED HERewith TO:

NAME: Examiner Kelly Scaggs (USPTO)

FROM: Peter J. Butch III, Esquire

RE: VOLUNTARY AMENDMENT

S&L Docket No. P22,425-B USA **Your File No.** Application No. 09/478,051

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